



STATE OF WEST VIRGINIA  
OFFICE OF THE ATTORNEY GENERAL  
DARRELL V. MCGRAW, JR.  
CONSUMER PROTECTION DIVISION  
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# Press Release

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**ATTORNEY GENERAL DARRELL MCGRAW SUES  
JBC LEGAL GROUP, A NEW JERSEY COLLECTION AGENCY  
FOR ABUSIVE AND FRAUDULENT DEBT COLLECTION PRACTICES**

Attorney General Darrell McGraw announced today that his office sued JBC Legal Group ("JBC"), a New Jersey collection agency; its owner, California lawyer Jack H. Boyajian; and lawyer Marv Brandon, a long-time employee of JBC, charging that they engaged in a wide range of abusive, deceptive, unfair and fraudulent debt collection practices. The suit asks that JBC be permanently enjoined from collecting debts in West Virginia, that all amounts the company wrongfully collected from consumers be returned, and that the alleged debts be cancelled.

Attorney General McGraw's suit alleges that JBC sent letters to approximately 7,600 West Virginia consumers wrongfully threatening them with a lawsuit and accusing them of criminal fraud while attempting to collect 13,095 alleged bad checks. According to the Attorney General's investigation, of the 9,277 accounts that JBC attempted to collect, 70% of the total, were "time-barred," meaning they were so old that the statute of limitations for filing a suit to collect them had expired. State and federal law prohibit debt collectors from threatening suit to collect time-barred debts and from accusing consumers of fraud or dishonesty.

Attorney General McGraw's suit also alleges that JBC sent its threatening collection letters on law firm letterhead stationery to lend further credence to its false threats that consumers who failed to pay would be sued civilly or might face criminal prosecution. The suit asserts that JBC did not intend to take the threatened legal action to collect on any of the accounts, including the ones that were not time-barred, a practice that also violates state and federal law.

In addition, the suit alleges that JBC failed or refused and, in fact could not, provide copies of the alleged dishonored checks to consumers who disputed the debts and that JBC collected debts in West Virginia without a license and surety bond as required by the State Tax Department.

Attorney General McGraw stated, "Collection agencies that are owned by lawyers must follow the same laws that apply to all collection agencies. It is particularly egregious when persons who qualify for a license to practice law in other states misuse their status as a lawyer to mislead or coerce West Virginia consumers into paying debts that are not owed."

Any persons wishing to file a complaint about any consumer matter or to alert the Attorney General about unfair or deceptive practices may do so by calling the Consumer Protection Hotline, 1-800-368-8808.

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